IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

re Patent Application of: KUBERT ET AL.

Serial No. 10/809,533

Filing Date: March 25, 2004

Confirmation No. 6153

For: DEBIT CARD HAVING APPLIED

PERSONAL IDENTIFICATION

NUMBER (PIN) AND SCRATCH-OFF COATING AND METHOD OF FORMING

SAME

Examiner: M. Carter

Art Unit: 3722

RESPONSE TO REQUIREMENT FOR RESTRICTION/ELECTION

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313

Sir:

In response to the restriction requirement of March 3, 2005, Applicants hereby elect Group I, Claims 49-68, drawn to a method of forming a debit card, classified in class 235, subclass 488.

It is respectfully requested that the Examiner use his discretion under 35 U.S.C. §121 and withdraw the restriction requirement since search and examination of the entire application can be made without serious burden.

If any extension and/or fee is required, authorization is given to charge Deposit Account No. 01-0484.

Respectfully submitted,

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CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: COMMISSIONER FOR PATENTS, P.O. BOX 1450, ALEXANDRIA, VA 22313-1450, on this day of March, 2005.